

**APPLY FOR KCHIP
BENEFITS BEFORE
YOUR CHILD
NEEDS HEALTH
CARE COVERAGE!**



Kentucky Children's Health Insurance Program

How to Apply For KCHIP

To Apply for KCHIP

Go to your local eligibility office in the county where you live. Office hours are from 8:00 a.m. - 4:30 p.m. Monday through Friday. You can find your local office by looking in the phone book under Kentucky Department for Community Based Services (DCBS), by calling 1-877-KCHIP-18 or by visiting the DCBS website at http://cfc.state.ky.us/office_phone_list.asp

When You Go to Apply

Take proof of income:

- For wages, take copies of pay stubs for the last two months for all persons in the household.
- For unearned income such as disability, Social Security, pension, etc., take the most recent award letter.

Take proof of childcare:

- Take copies of receipts or statement from the care provider.

Take health insurance information if your child has been insured during the last six months:

- Name of insurance company
- Group number and policy number
- Effective date
- Name of policy holder
- Names of people who are covered

If you apply for other benefits, you may need to send more information.

At the Local DCBS Office

You will see a caseworker who will interview you. The caseworker will answer your questions, give you information and perhaps ask for additional information or verification.

You **must** return the additional verification within 10 days, if requested, before your child can be approved for KCHIP benefits.

When Your Information Is Complete

You will receive a letter telling you if you have been approved and if you owe a premium. If you are not approved, you will receive a letter explaining why your child was denied benefits.

If You Owe a Premium Payment ?

You will receive a bill from the Premium Payment Center. Only families with children over certain income limits owe a premium. Do **not** send your premium payment in until you receive a bill from the Premium Payment Center (PPC). (Your caseworker **cannot** take your money.) **Two (2) premium payments will be due the first time only.** This is because you have to pay in advance.

You can make a quarterly payment (for three months of KCHIP benefits) of \$54, which includes a discount. You have 60 days from the date you applied for KCHIP to pay the bill. Your children's card will be mailed after your payment is received. Pay the bill as soon as you receive it. **If you do not pay the premium, a KCHIP card will not be issued.**

If You Do Not Owe a Premium

Your child should receive a KCHIP/Medicaid card in 7 - 10 days.

If You Pay Your Premium on Time

Your child's coverage has a start date from the day you applied for KCHIP at your local eligibility office. Within 7 – 10 days after mailing the premium payment, you should receive your KCHIP card. **After you pay your initial bill, you will receive a bill at the end of each month. Premium payments are due by the 5th of every month.**

If You Do Not Pay Your Premium Within the First 60 days

You will have to re-apply at the local eligibility office and go through the entire process again.

THINGS TO REMEMBER ABOUT PREMIUM PAYMENTS

- ✓ Children who have KCHIP do not get coverage back to the first of the month. Eligibility begins the day you went to the DCBS office to apply.
- ✓ The premium is \$20 per month per family. It does not matter how many children are in the family. The premium payment is always \$20 per month.
- ✓ Do not pay your premium until you receive your bill in the mail from the Premium Payment Center (PPC).
- ✓ After you mail your premium, allow several days for your payment to be received and processed by the Premium Payment Center (PPC). DO NOT wait to mail your premium in until the due date listed on your bill.
- ✓ Premiums are paid in advance. Pay the amount listed on your bill. You can choose to pay monthly (\$20) or quarterly (3 months of premiums for \$54) or semi-annually (6 months of premiums for \$108) for a 10 percent discount.
- ✓ If you get behind in your premium payments or you are late paying your premiums, your child will lose KCHIP coverage.
- ✓ If you are discontinued for non-payment of premium and you want to get your child's coverage back, you must pay the PPC \$20 and go to your local office to re-apply. Do not pay more than \$20 to the PPC until you receive a bill!
- ✓ Always remember to update all your case information or report any changes to your caseworker. Your caseworker must have your current home address in order for you to receive your card. Mail will not be forwarded. It will take about a week for your KCHIP card to be mailed to your home. If you have questions about your premium payment, contact the Premium Payment Center at 1-866-9KY-CHIP. Do not contact the local eligibility office about paying your premium.